

**Table V.D.1(2002) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	8,469	7,928	8,301	8,233	8,853	8,554
New England:						
Connecticut	9,047	9,347	9,739	8,513	10,052	8,428
Maine	9,174	8,400	7,955	8,991	9,937	9,881
Massachusetts	8,779	8,186	8,372	8,294	9,123	9,253
New Hampshire	9,672	10,058	8,923	9,643	10,133	9,580
Middle Atlantic:						
New Jersey	9,424	9,626	9,311	8,884	9,315	9,701
New York	8,691	8,699	7,399	8,112	9,155	9,139
Pennsylvania	8,217	7,528	7,534	8,164	8,321	8,786
East North Central:						
Illinois	9,067	8,938	9,183	8,492	9,681	8,884
Indiana	8,229	8,141	7,799	8,232	8,798	8,701
Michigan	8,452	8,457	8,556	8,189	8,930	8,025
Ohio	8,163	8,808	7,466	7,767	8,604	8,833
Wisconsin	8,717	8,596	8,132	8,823	9,523	8,741
West North Central:						
Iowa	7,873	6,856	8,111	8,084	7,781	7,603
Kansas	8,301	7,874	8,306	7,626	8,889	8,148
Minnesota	8,899	8,303	8,359	8,545	10,056	8,863
Missouri	7,816	6,255	7,480	7,621	8,481	7,652
Nebraska	8,419	8,201	8,134	8,399	7,910	8,942
South Atlantic:						
Delaware	8,370	8,457	9,199	7,506	8,730	8,203
Florida	8,748	8,756	8,721	8,457	9,257	8,387
Georgia	7,944	7,963	7,947	7,941	7,999	7,875
Maryland	8,809	8,347	8,335	9,085	8,880	8,731
North Carolina	8,025	7,462	8,566	8,117	7,650	7,447
South Carolina	8,024	7,919	7,919	8,029	8,053	8,202
Virginia	7,755	7,867	7,277	7,081	8,951	7,541
West Virginia	8,941	7,907	8,587	7,425	10,386	9,328
East South Central:						
Alabama	7,574	7,220	7,070	7,965	8,405	7,515
Kentucky	8,400	8,314	8,009	8,301	8,477	8,874
Mississippi	7,525	7,423	7,620	6,393	9,013	7,614
Tennessee	8,071	6,862	8,223	7,954	7,844	8,368
West South Central:						
Louisiana	8,376	8,042	8,691	8,647	8,626	7,940
Oklahoma	8,537	6,143	8,292	8,085	10,016	7,562
Texas	8,837	7,680	8,656	8,442	8,391	9,661
Mountain:						
Arizona	7,954	7,069	8,745	7,825	8,064	7,823
Colorado	8,504	6,898	7,112	9,229	9,273	8,038
Montana	7,710	6,971	8,096	8,477	7,724	7,301
Nevada	7,378	8,240	7,483	6,560	9,074	8,011
New Mexico	7,799	8,131	7,089	6,911	8,508	8,575
Utah	8,311	7,934	7,921	8,181	9,023	8,053
Wyoming	8,547	9,030	9,763	8,289	8,163	8,141
Pacific:						
California	8,380	7,124	9,510	8,433	8,848	7,877
Hawaii	7,768	6,873	6,349	7,018	10,181	7,550
Oregon	8,141	7,001	8,439	7,736	8,392	8,742
Washington	8,642	6,797	9,485	7,880	9,094	8,644
States not shown separately	8,403	8,137	7,964	8,478	8,300	9,041

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.1(2002) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	60.54	160.30	146.17	88.91	113.46	99.53
New England:						
Connecticut	211.90	1,774.52	419.04	321.95	320.33	239.40
Maine	150.27	783.98	1,273.37	318.82	503.35	522.95
Massachusetts	165.70	1,381.69	160.55	296.86	326.22	485.96
New Hampshire	193.84	1,156.32	540.28	328.97	462.50	273.08
Middle Atlantic:						
New Jersey	305.74	1,552.33	1,185.98	424.74	331.84	700.78
New York	123.58	1,058.93	499.25	269.39	264.53	288.54
Pennsylvania	202.10	886.71	330.37	376.81	270.19	324.79
East North Central:						
Illinois	292.77	753.88	612.17	269.83	581.62	252.72
Indiana	207.41	988.05	317.57	390.47	528.50	1,032.68
Michigan	227.90	361.97	235.29	330.05	402.85	817.26
Ohio	207.89	759.89	208.59	308.24	453.25	422.99
Wisconsin	241.00	1,140.35	220.53	506.78	784.77	389.63
West North Central:						
Iowa	190.65	846.08	472.56	298.35	565.19	265.45
Kansas	188.93	549.67	668.48	325.35	214.77	202.10
Minnesota	176.30	704.93	280.92	259.07	762.64	407.41
Missouri	229.37	1,171.70	344.65	246.25	383.01	502.26
Nebraska	238.61	1,098.09	449.48	356.62	586.36	297.31
South Atlantic:						
Delaware	456.79	656.28	481.08	436.23	627.18	783.13
Florida	216.61	992.45	1,433.14	259.89	469.96	459.36
Georgia	167.13	1,068.72	336.03	278.01	366.08	765.21
Maryland	145.48	581.82	439.75	269.64	371.93	225.48
North Carolina	234.74	822.04	425.18	448.02	464.76	389.84
South Carolina	150.80	1,076.34	299.79	581.01	896.08	439.18
Virginia	146.49	386.49	635.12	277.19	478.76	445.69
West Virginia	209.29	1,362.72	634.37	416.99	652.62	574.42
East South Central:						
Alabama	188.90	214.87	208.38	539.89	488.64	310.72
Kentucky	161.08	1,021.16	271.15	312.68	503.96	355.04
Mississippi	228.06	976.96	488.38	512.70	1,171.77	604.28
Tennessee	194.04	827.05	235.75	300.70	379.37	446.36
West South Central:						
Louisiana	240.32	568.56	477.58	407.80	656.04	344.93
Oklahoma	336.14	1,018.24	837.53	362.53	769.87	1,021.43
Texas	328.21	435.71	508.91	461.85	508.38	524.84
Mountain:						
Arizona	151.53	876.74	432.82	367.19	510.61	397.10
Colorado	397.19	848.68	1,213.42	415.64	310.45	484.11
Montana	231.38	1,001.54	727.54	450.50	535.57	664.82
Nevada	345.86	1,282.01	684.44	770.68	999.22	541.56
New Mexico	304.91	965.37	922.08	568.56	368.47	1,025.35
Utah	252.21	972.12	374.62	426.61	426.47	691.73
Wyoming	319.70	1,196.30	1,359.83	373.19	770.25	538.99
Pacific:						
California	193.48	584.19	876.35	305.64	198.00	273.51
Hawaii	324.55	549.85	1,514.01	261.64	753.41	447.46
Oregon	268.31	828.26	446.36	402.06	543.21	387.94
Washington	341.66	1,365.16	1,033.35	540.10	255.25	235.89
States not shown separately	228.57	1,338.37	488.29	289.63	363.00	309.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.1.a(2002) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	8,173	7,811	8,108	8,266	8,544	7,879
New England:						
Connecticut	9,335	9,812	9,387	8,972	10,042	8,801
Maine	9,365	9,330	7,142	10,027	9,049	9,945
Massachusetts	8,871	9,051	8,461	8,266	9,434	9,023
New Hampshire	9,774	10,558	9,517	9,537	10,143	9,553
Middle Atlantic:						
New Jersey	9,165	7,919	9,454	8,281	10,469	8,841
New York	8,041	8,758	7,058	7,765	8,510	8,477
Pennsylvania	7,602	7,289	7,153	8,006	7,150	8,227
East North Central:						
Illinois	8,346	5,479	7,632	8,630	9,779	7,502
Indiana	8,110	7,314	7,267	8,601	8,254	8,624
Michigan	8,355	7,261	8,140	8,688	8,824	7,808
Ohio	8,435	7,977	7,073	8,544	8,826	10,485
Wisconsin	8,387	10,902	8,807	8,579	7,875	8,317
West North Central:						
Iowa	7,394	6,713	7,443	7,797	7,288	7,891
Kansas	8,069	10,094	7,621	7,824	7,779	8,352
Minnesota	8,594	8,646	8,237	9,009	8,874	8,312
Missouri	8,048	8,927	7,651	7,828	8,843	7,470
Nebraska	8,372	11,829*	6,790	7,273	7,707	9,218
South Atlantic:						
Delaware	8,488	8,168	7,686	8,146	8,594	9,163
Florida	8,317	7,837	8,230	8,999	8,758	7,777
Georgia	7,541	7,292	6,966	7,997	7,702	7,448
Maryland	7,891	7,382	7,767	8,156	8,053	7,695
North Carolina	8,692	6,583	9,774	7,392	7,778	7,241
South Carolina	7,662	6,151	7,261	7,238	7,742	8,728
Virginia	7,464	7,045	7,651*	7,217	7,646	7,446
West Virginia	8,509	8,523	8,705	6,734	10,030	7,975
East South Central:						
Alabama	7,556	6,226	6,906	8,059	7,711	7,652
Kentucky	8,136	8,987	7,397	9,575	9,269	7,745
Mississippi	7,771	7,200*	10,229	4,874*	10,608*	10,353
Tennessee	8,133	6,189	8,256	8,588	7,558	8,330
West South Central:						
Louisiana	8,392	7,810	8,057	9,206	8,101	8,200
Oklahoma	7,738	3,986	8,572	7,211	9,115	7,032
Texas	8,327	8,782	6,890	8,833	8,384	9,459
Mountain:						
Arizona	7,438	6,973	9,509	7,406	7,444	6,747
Colorado	8,962	7,750	8,516	9,439	9,217	7,550
Montana	8,602	.	6,812*	8,714	8,608	9,666
Nevada	7,236	6,665*	10,271	5,868	8,959	8,836
New Mexico	7,685	8,034	7,305	7,443	8,374	6,285
Utah	7,589	8,083	7,232	7,445	7,926	8,251
Wyoming	9,366	10,676	5,836	9,008	7,946	7,222
Pacific:						
California	7,820	7,580	8,823	8,268	8,353	6,778
Hawaii	7,330	6,662	7,059	7,167	8,060	7,568
Oregon	7,772	7,814	7,452	7,197	8,843	6,944
Washington	9,589	8,317	11,329	8,406	9,223	8,981
States not shown separately	7,548	7,162	7,186	7,908	7,452	8,438

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.1.a(2002) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	87.39	247.29	314.49	134.46	207.56	106.26
New England:						
Connecticut	252.30	1,900.80	939.42	299.94	548.91	968.59
Maine	476.97	2,213.30	1,861.88	1,252.06	745.55	1,609.91
Massachusetts	214.76	1,435.43	71.87	455.23	284.57	494.92
New Hampshire	173.76	1,216.70	419.52	471.28	670.89	225.57
Middle Atlantic:						
New Jersey	327.60	1,962.65	2,014.82	973.49	689.86	1,127.51
New York	184.05	1,383.07	622.66	451.35	302.97	426.12
Pennsylvania	237.58	1,396.43	829.85	262.29	597.44	327.02
East North Central:						
Illinois	307.72	1,528.53	863.67	483.42	725.33	148.41
Indiana	536.47	2,041.51	1,336.57	1,711.12	1,289.53	1,837.23
Michigan	497.31	1,876.12	940.32	1,387.68	1,262.07	1,282.22
Ohio	691.41	2,239.52	543.95	967.69	1,527.30	1,711.22
Wisconsin	484.85	2,681.21	439.17	938.25	1,018.66	1,274.78
West North Central:						
Iowa	199.44	1,755.32	1,607.81	1,580.59	1,135.87	1,753.60
Kansas	312.68	2,900.58	1,827.23	633.37	360.00	252.34
Minnesota	214.89	2,309.71	688.88	538.75	1,332.88	1,544.25
Missouri	260.69	2,362.76	1,684.79	437.10	1,040.21	1,814.83
Nebraska	244.75	3,561.77*	1,555.30	1,752.64	2,009.21	1,021.33
South Atlantic:						
Delaware	367.53	1,522.75	927.29	359.99	1,309.79	287.59
Florida	261.43	1,459.19	1,716.17	1,067.72	342.94	477.82
Georgia	265.49	1,754.86	335.98	983.13	469.91	1,394.09
Maryland	140.79	377.97	946.10	178.73	205.75	288.20
North Carolina	474.84	1,723.66	690.66	1,348.45	1,011.19	1,640.32
South Carolina	383.92	1,754.39	1,291.46	1,182.94	1,452.25	1,668.61
Virginia	238.77	829.47	2,397.95*	1,002.58	474.63	1,771.33
West Virginia	520.25	2,218.69	2,462.00	967.98	1,861.27	1,711.17
East South Central:						
Alabama	488.18	1,173.23	1,515.59	1,374.60	1,655.19	1,426.86
Kentucky	282.19	2,691.98	1,158.43	2,082.55	1,926.75	1,003.21
Mississippi	1,975.54	2,276.84*	2,906.12	1,485.27*	3,354.54*	3,097.74
Tennessee	375.82	1,709.23	1,598.57	1,628.44	1,469.73	1,582.19
West South Central:						
Louisiana	376.21	1,871.04	1,657.35	1,242.50	1,541.34	968.03
Oklahoma	478.48	1,194.15	2,229.04	1,360.00	1,792.97	1,188.64
Texas	535.78	1,769.28	979.02	573.93	990.22	855.76
Mountain:						
Arizona	404.41	1,783.31	1,752.45	388.40	933.11	1,007.97
Colorado	429.13	1,245.02	2,206.43	549.75	549.43	988.92
Montana	1,147.87	.	2,154.14*	2,277.50	1,724.31	2,747.60
Nevada	844.87	2,056.43*	2,034.09	808.48	1,679.45	1,947.90
New Mexico	497.81	1,918.65	2,042.08	451.42	424.98	1,360.49
Utah	267.38	1,586.63	436.34	1,395.85	1,120.97	1,379.53
Wyoming	1,162.15	3,033.13	1,740.23	1,964.79	2,369.09	1,732.21
Pacific:						
California	291.81	718.07	970.88	441.95	331.82	251.54
Hawaii	283.01	1,116.15	1,971.73	368.75	968.57	265.99
Oregon	286.32	1,441.88	1,443.51	691.55	667.09	789.07
Washington	653.69	2,342.11	2,671.93	1,377.83	1,037.37	1,427.15
States not shown separately	304.17	1,732.72	845.11	508.31	1,294.57	978.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.1.b(2002) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	8,616	8,115	8,383	8,309	8,962	8,809
New England:						
Connecticut	8,925	9,621	10,320	8,403	9,625	8,352
Maine	9,146	8,066	7,933	8,499	11,380	9,859
Massachusetts	8,713	9,568	8,241	8,313	8,655	9,445
New Hampshire	9,603	9,315	8,530	9,791	10,186	9,755
Middle Atlantic:						
New Jersey	9,406	10,282	9,060	9,214	8,773	9,867
New York	9,113	8,600	8,160	8,536	9,412	9,404
Pennsylvania	8,456	7,593	7,744	8,221	8,622	9,164
East North Central:						
Illinois	9,250	9,911	9,376	8,334	9,725	9,259
Indiana	8,511	8,914	7,985	8,375	9,073	9,351
Michigan	8,512	8,808	8,664	8,228	9,027	8,111
Ohio	8,101	8,955	7,553	7,502	8,468	8,658
Wisconsin	8,789	8,250	8,068	8,775	11,603	8,666
West North Central:						
Iowa	7,827	7,053	7,818	8,283	7,826	7,473
Kansas	8,434	7,799	8,403	7,717	9,070	8,077
Minnesota	8,918	9,061	8,317	8,541	10,145	9,020
Missouri	7,812	4,652	7,560	7,893	8,361	7,720
Nebraska	8,441	7,608	8,313	8,595	8,040	8,872
South Atlantic:						
Delaware	8,149	9,305	9,655	7,517	8,831	7,683
Florida	8,918	9,197	8,696	8,423	9,408	8,763
Georgia	8,120	8,267	8,214	8,320	8,009	8,082
Maryland	9,278	8,688	8,780	9,635	9,154	9,290
North Carolina	7,675	7,660	7,711	8,365	7,487	7,466
South Carolina	8,151	8,539	8,066	8,381	8,148	8,015
Virginia	8,080	7,789	7,736	7,163	9,461	7,735
West Virginia	9,090	7,659	8,615	7,950	10,406	9,574
East South Central:						
Alabama	7,707	7,730	7,096	8,581	8,794	7,601
Kentucky	8,418	7,287	8,189	8,345	8,436	8,939
Mississippi	7,554	7,431	7,519	6,838	9,234	7,328
Tennessee	8,144	7,117	8,280	7,983	7,924	8,460
West South Central:						
Louisiana	8,281	8,142	8,780	8,054	8,655	7,889
Oklahoma	8,707	6,731	8,249	8,298	10,313	7,666
Texas	9,030	7,645	9,488	8,544	8,338	9,679
Mountain:						
Arizona	8,308	7,160	8,203	8,423	8,052	8,806
Colorado	8,192	6,238	7,012	8,856	9,325	8,065
Montana	7,863	7,139	8,371	7,637	7,980	7,652
Nevada	7,411	7,668	6,835	6,890	9,349	7,986
New Mexico	7,919	8,495	7,076	6,930	8,580	9,033
Utah	8,538	7,968	8,498	8,388	9,226	8,062
Wyoming	7,911	6,561	9,675	7,789	7,670	7,472
Pacific:						
California	8,965	6,939	10,143	8,585	9,312	8,767
Hawaii	8,349	7,616	5,835	7,027	10,736	7,701
Oregon	8,370	6,789	8,726	7,887	8,658	9,207
Washington	8,574	7,410	9,073	7,385	9,192	8,476
States not shown separately	8,758	10,201	8,601	8,671	8,534	9,176

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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**Table V.D.1.b(2002) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	72.71	173.31	129.91	107.13	119.39	125.73
New England:						
Connecticut	234.26	2,319.98	1,209.11	579.44	1,067.89	259.36
Maine	258.47	1,906.31	1,516.42	320.76	1,019.46	1,208.84
Massachusetts	180.09	2,512.28	934.19	232.83	538.24	1,151.89
New Hampshire	267.47	2,409.17	1,022.72	476.68	431.25	1,480.61
Middle Atlantic:						
New Jersey	351.46	2,208.15	1,276.35	539.35	406.03	778.43
New York	265.06	1,458.50	961.32	455.16	348.91	525.76
Pennsylvania	260.19	1,216.98	450.79	475.19	361.13	459.20
East North Central:						
Illinois	337.15	745.27	651.82	335.25	558.03	316.58
Indiana	167.86	1,458.78	322.57	489.01	553.07	1,112.71
Michigan	216.17	1,426.50	327.54	373.82	983.76	928.19
Ohio	245.55	1,177.55	281.19	373.32	700.67	422.34
Wisconsin	295.70	993.32	298.73	789.46	552.82	530.69
West North Central:						
Iowa	276.76	1,213.60	498.42	490.83	614.61	220.89
Kansas	190.43	1,223.10	941.00	472.22	268.74	327.15
Minnesota	220.25	1,579.00	356.06	313.89	691.71	526.12
Missouri	188.43	1,046.34	667.59	236.60	407.78	498.35
Nebraska	357.47	1,072.11	579.09	368.44	619.28	1,016.15
South Atlantic:						
Delaware	504.03	2,070.50	1,193.48	599.97	419.75	876.70
Florida	309.37	1,429.67	1,745.50	345.87	571.54	529.14
Georgia	212.83	1,489.67	290.21	294.81	354.51	836.69
Maryland	202.94	709.44	617.43	291.33	426.22	278.70
North Carolina	260.61	955.08	346.76	528.45	683.58	379.16
South Carolina	214.58	1,410.92	348.84	579.52	942.68	575.54
Virginia	209.81	943.13	799.73	477.32	545.68	501.52
West Virginia	281.91	1,884.58	1,124.84	410.07	773.82	721.64
East South Central:						
Alabama	235.97	1,171.15	244.60	750.55	582.42	320.82
Kentucky	188.26	972.15	299.06	330.00	525.69	454.38
Mississippi	292.19	987.11	562.70	605.31	1,464.68	609.87
Tennessee	251.89	1,367.53	371.62	438.98	589.11	583.16
West South Central:						
Louisiana	278.75	522.48	486.07	425.15	720.81	556.16
Oklahoma	360.67	1,125.36	837.21	380.86	660.48	1,047.39
Texas	351.08	445.66	1,049.06	370.77	462.90	516.58
Mountain:						
Arizona	176.15	1,006.58	403.24	493.08	722.08	533.72
Colorado	436.57	1,384.26	1,255.11	489.39	369.67	507.15
Montana	276.09	1,718.07	915.14	1,062.63	422.25	1,199.53
Nevada	391.32	1,201.09	1,117.67	1,018.13	1,012.83	1,110.01
New Mexico	294.98	1,838.64	1,010.26	694.31	438.52	1,082.37
Utah	326.89	1,513.90	431.51	567.96	410.00	499.79
Wyoming	339.07	1,433.67	1,979.75	496.43	1,396.29	944.35
Pacific:						
California	308.50	1,028.81	768.32	482.74	313.30	403.66
Hawaii	497.36	1,219.18	1,627.91	235.14	1,400.36	903.90
Oregon	295.56	1,081.61	423.58	382.75	633.58	526.08
Washington	263.49	1,425.26	1,334.66	503.77	281.84	495.92
States not shown separately	296.40	2,375.09	634.17	300.29	334.37	513.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.1.c(2002) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	8,265	6,913	8,198	7,561	9,114	8,591
New England:						
Connecticut	8,901	6,275*	7,035	7,355*	12,246	7,999
Maine	8,624	8,434	10,123	8,073	8,278	9,498
Massachusetts	8,409	3,161*	9,357	8,380	10,246	10,504
New Hampshire	9,343	7,532	9,067	9,625	9,868	6,982*
Middle Atlantic:						
New Jersey	10,485	.	11,169*	8,178	9,986	12,632
New York	8,149	10,256*	6,008	7,323	9,281	7,808
Pennsylvania	8,759	7,266*	7,177	8,836	9,713	7,077
East North Central:						
Illinois	10,042	7,849	14,244	10,372	7,565	9,525
Indiana	6,975	6,512	7,374	7,145	6,256	6,017
Michigan	8,326	9,305	8,880	7,167	9,014	7,968
Ohio	8,091	8,110	7,269	7,160	8,948	9,785
Wisconsin	9,085	6,320	7,524	10,031	10,475	9,597
West North Central:						
Iowa	8,681	6,176	9,852	7,104	9,018	9,037
Kansas	7,364	6,416	7,302	6,939	6,701	8,180
Minnesota	9,112	5,879	8,752	7,937	10,403	8,350
Missouri	7,258	11,195*	5,687	5,184	9,701	7,380
Nebraska	8,229	.	8,569	8,655	6,080	8,710
South Atlantic:						
Delaware	9,784	6,555*	12,435	5,759	9,774	11,070
Florida	9,095	8,400*	9,393	6,474	10,683	7,935
Georgia	7,438	.	6,538	4,663	9,777	8,676
Maryland	8,002	8,040	7,752	7,562	8,522	8,399
North Carolina	8,271	7,860*	9,303	8,226	8,233	7,994
South Carolina	7,476	.	7,718	5,841	8,708	9,984*
Virginia	7,020	10,369	4,568*	5,718	9,345	7,274
West Virginia	7,852	9,360*	7,312	4,977	11,303	12,456
East South Central:						
Alabama	6,878	7,131	6,924	6,089	7,706	6,778
Kentucky	8,771	10,058	7,952	7,059	7,419	10,137
Mississippi	7,240	7,200*	7,401	5,520	3,319*	8,776
Tennessee	6,426	4,296*	4,982*	6,405	8,513*	7,178
West South Central:						
Louisiana	9,567	.	8,639*	9,896	9,147	8,517*
Oklahoma	7,441	4,080*	8,921*	8,178	5,036	9,744*
Texas	8,211	2,130	10,975	7,130	9,577	9,900
Mountain:						
Arizona	7,991	.	.	4,818	11,781	9,359
Colorado	9,001	6,240*	6,000*	1,044*	9,109	9,574
Montana	7,239	6,749	7,102	10,800	6,758	6,763
Nevada	7,449	9,851	.	3,877*	4,500*	6,728
New Mexico	7,013	6,463	.	6,175	8,604*	11,166*
Utah	7,629	7,453	6,545	5,946	7,235	7,954
Wyoming	9,362	8,712	10,627	8,878	8,523	10,000
Pacific:						
California	7,547	4,124	9,634	9,200	6,869	7,080
Hawaii	6,706	6,398	7,407*	6,507	7,757	7,026*
Oregon	7,635	8,510*	8,262	8,697	4,873	10,336*
Washington	7,671	5,778*	8,091	8,598	7,157	9,874
States not shown separately	7,801	7,130	6,612	8,605	7,693	8,837

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.1.c(2002) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	152.14	304.16	337.69	333.52	252.84	162.85
New England:						
Connecticut	723.03	1,984.33*	1,979.19	2,629.18*	2,328.62	2,103.08
Maine	468.50	2,388.41	2,852.87	1,732.37	1,797.70	2,701.82
Massachusetts	988.14	999.50*	2,790.50	2,210.18	2,180.69	2,298.72
New Hampshire	1,103.01	2,077.07	2,704.81	2,441.12	1,999.21	2,183.58*
Middle Atlantic:						
New Jersey	1,013.04	.	3,365.33*	1,969.26	2,709.71	3,038.75
New York	718.62	3,136.77*	1,478.17	759.54	1,374.94	1,287.94
Pennsylvania	709.18	2,183.03*	1,515.29	1,607.06	1,202.02	1,447.09
East North Central:						
Illinois	736.51	2,234.25	3,812.06	2,604.61	1,632.49	1,878.83
Indiana	601.02	1,693.66	1,910.57	1,526.74	1,851.91	1,509.16
Michigan	514.42	2,419.88	1,930.15	1,190.71	1,794.53	1,947.67
Ohio	412.33	2,325.82	1,781.21	1,828.64	1,109.54	2,630.88
Wisconsin	888.52	1,892.30	1,793.66	2,280.45	2,456.44	2,138.87
West North Central:						
Iowa	479.10	1,727.40	1,861.94	1,417.24	2,453.13	2,385.51
Kansas	746.86	1,600.66	2,040.51	1,619.69	1,750.11	1,957.27
Minnesota	493.66	1,419.26	1,444.12	616.76	1,659.29	1,494.95
Missouri	978.03	3,405.01*	1,700.30	1,437.23	2,445.19	1,743.82
Nebraska	1,218.97	.	2,557.45	1,832.65	1,699.15	2,303.00
South Atlantic:						
Delaware	1,066.59	2,237.37*	3,056.57	1,556.29	2,150.85	1,785.16
Florida	1,495.63	2,656.31*	2,804.44	1,905.79	2,638.41	2,229.96
Georgia	1,272.76	.	1,865.74	1,178.40	2,778.16	2,255.05
Maryland	706.50	2,133.65	2,149.63	1,215.71	1,420.83	2,339.90
North Carolina	1,548.09	2,485.55*	2,662.33	1,994.00	1,960.90	1,963.59
South Carolina	1,263.07	.	1,878.00	1,394.95	2,596.60	3,157.22*
Virginia	753.01	2,941.56	1,389.31*	1,005.59	1,970.41	2,034.36
West Virginia	928.07	2,959.89*	2,181.18	1,326.27	2,695.00	3,522.42
East South Central:						
Alabama	238.39	1,683.27	1,524.75	1,019.51	1,825.57	1,448.57
Kentucky	791.97	2,893.13	1,590.57	1,329.42	1,807.78	2,664.91
Mississippi	741.43	2,276.84*	2,081.41	1,041.99	1,151.97*	1,877.21
Tennessee	799.31	1,358.51*	1,575.30*	1,250.62	2,581.60*	2,016.52
West South Central:						
Louisiana	2,125.47	.	2,610.10*	2,580.71	2,618.57	2,600.41*
Oklahoma	1,460.77	1,290.21*	2,768.91*	2,153.74	1,477.11	3,081.32*
Texas	954.25	612.42	3,091.71	1,859.58	2,333.42	2,273.88
Mountain:						
Arizona	1,715.31	.	.	1,444.70	3,206.23	2,463.69
Colorado	1,400.93	1,973.26*	1,897.37*	330.14*	1,798.50	2,476.07
Montana	497.76	1,235.15	1,587.82	1,094.25	937.93	1,305.97
Nevada	1,513.78	2,936.90	.	1,327.10*	1,423.02*	1,785.04
New Mexico	1,288.92	1,812.03	.	1,401.25	2,720.82*	3,531.00*
Utah	721.95	2,082.77	1,945.85	1,611.99	1,196.86	1,987.43
Wyoming	471.08	1,954.41	2,131.76	1,078.55	817.61	567.26
Pacific:						
California	510.54	965.86	2,526.77	1,828.11	1,030.68	1,393.24
Hawaii	833.12	1,567.29	2,287.37*	1,139.58	1,715.30	2,371.34*
Oregon	1,113.40	2,573.66*	2,326.59	1,820.01	1,302.05	3,139.43*
Washington	882.95	1,936.43*	2,274.41	1,890.47	1,862.00	2,384.14
States not shown separately	556.71	1,607.99	1,464.27	1,385.91	1,402.23	1,710.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table V.D.2(2002) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	1,987	2,139	1,408	2,406	2,201	1,932
New England:						
Connecticut	1,954	3,035*	1,682	1,680	2,188	2,068
Maine	2,714	3,543	1,399	3,880	3,288	2,427
Massachusetts	2,040	727*	1,650	2,385	2,710	1,857
New Hampshire	2,407	4,503	2,368	2,779	2,203	1,803
Middle Atlantic:						
New Jersey	2,128	1,742*	1,097*	2,483	2,209	2,357
New York	1,886	1,160	2,210	1,850	1,809	1,966
Pennsylvania	1,656	1,487	1,176	2,115	1,730	1,679
East North Central:						
Illinois	2,016	1,476	1,801	2,569	2,158	1,811
Indiana	1,536	1,869	964	1,815	1,942	1,859
Michigan	1,361	1,442*	1,039	1,543	1,909	1,124
Ohio	1,841	3,827	965	2,307	2,398	1,552
Wisconsin	1,584	1,360	1,274	2,236	1,443	1,727
West North Central:						
Iowa	1,781	1,902*	1,283	1,813	2,129	2,236
Kansas	1,881	2,015*	1,208	2,668	2,241	1,798
Minnesota	2,033	2,434	1,361	2,428	2,378	1,987
Missouri	1,935	2,368*	1,141	2,247	1,960	2,112
Nebraska	2,209	2,295*	1,839	2,405	2,090	2,407
South Atlantic:						
Delaware	1,735	2,452	1,511	2,806	1,141	1,665
Florida	2,178	2,851	1,463*	2,809	2,108	2,168
Georgia	2,250	2,514	1,989	2,833	2,266	2,066
Maryland	2,583	2,516	1,821	3,137	2,366	2,352
North Carolina	2,110	2,860	1,706	2,437	2,628	1,935*
South Carolina	2,155	3,563	1,710	3,139	1,781	2,217
Virginia	2,447	3,175	1,727	2,517	2,753	2,397
West Virginia	1,710	2,024	720*	2,268	2,300	2,021
East South Central:						
Alabama	2,164	2,217	1,690	2,214	2,460	2,463
Kentucky	1,900	1,396*	1,253	2,825	3,636	1,519
Mississippi	1,777	1,416*	1,130*	2,166	2,289	2,121
Tennessee	2,012	3,229	1,424	2,432	1,974	2,281
West South Central:						
Louisiana	2,259	2,765	1,958	2,966	2,197	1,920
Oklahoma	2,600	1,775	1,842	3,573	3,811	1,545
Texas	2,298	3,125	1,755	2,785	2,037	2,261
Mountain:						
Arizona	2,160	1,918	1,318	2,415	2,062	2,398
Colorado	2,117	2,429	1,117	2,124	2,318	2,185
Montana	1,952	655*	1,661*	2,643	2,823	1,429
Nevada	1,694	2,222	978*	1,396	3,020*	2,066
New Mexico	1,830	2,144	1,465*	1,832	2,164	1,551
Utah	1,661	1,348*	1,502	2,630	1,965	1,057
Wyoming	1,970	2,729*	1,028	2,805	2,248	1,612
Pacific:						
California	1,996	1,847	1,226	2,740	2,534	1,599
Hawaii	1,978	551*	713*	1,840	2,707	2,294
Oregon	1,841	582*	1,376	2,459	1,918	2,294
Washington	1,623	1,199*	912*	2,163	2,079	1,716
States not shown separately	2,112	1,891	1,316	2,802	2,450	2,343

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	30.00	159.32	43.58	83.23	59.86	56.19
New England:						
Connecticut	160.32	1,082.29*	175.37	500.65	298.35	206.31
Maine	105.06	904.57	349.47	608.74	460.66	393.23
Massachusetts	142.15	391.28*	208.95	172.56	252.30	211.31
New Hampshire	229.14	753.95	308.44	334.23	186.35	519.77
Middle Atlantic:						
New Jersey	199.70	575.84*	519.96*	370.94	297.24	326.77
New York	90.81	248.81	413.74	188.29	242.54	106.85
Pennsylvania	91.67	336.25	220.22	226.75	167.95	165.08
East North Central:						
Illinois	112.57	436.56	258.90	572.12	306.54	130.46
Indiana	100.33	406.46	100.79	200.63	178.11	320.58
Michigan	130.37	433.54*	131.74	134.87	347.29	243.94
Ohio	80.35	946.17	114.04	170.59	415.65	171.57
Wisconsin	142.51	302.47	281.09	276.64	371.48	137.35
West North Central:						
Iowa	168.28	577.60*	346.21	237.81	214.61	237.98
Kansas	138.35	620.89*	265.94	179.86	214.91	287.39
Minnesota	136.93	595.78	268.34	292.79	184.50	275.09
Missouri	152.56	1,179.69*	193.24	188.62	371.50	302.82
Nebraska	97.32	843.67*	186.29	210.77	349.00	307.79
South Atlantic:						
Delaware	146.98	668.49	291.76	240.74	243.75	229.89
Florida	189.96	751.51	621.21*	354.14	333.34	178.34
Georgia	115.26	569.76	351.31	232.77	298.83	179.15
Maryland	111.92	549.15	179.64	187.97	178.99	137.64
North Carolina	142.58	406.67	248.53	486.75	234.56	583.21*
South Carolina	155.74	808.84	264.96	427.00	261.89	266.93
Virginia	186.27	597.32	344.27	244.26	235.32	306.05
West Virginia	194.23	549.93	306.47*	325.00	403.22	367.92
East South Central:						
Alabama	108.98	350.39	190.73	119.01	335.66	188.70
Kentucky	193.47	531.89*	123.75	385.61	699.34	369.74
Mississippi	136.68	460.53*	562.38*	221.36	429.29	251.91
Tennessee	152.61	735.03	155.85	192.81	366.04	500.39
West South Central:						
Louisiana	155.52	469.81	350.49	189.89	430.48	237.30
Oklahoma	235.26	471.71	276.30	354.93	376.01	295.00
Texas	95.96	347.81	525.66	478.88	166.19	179.58
Mountain:						
Arizona	153.47	449.10	225.44	293.56	223.63	195.52
Colorado	76.12	555.47	279.28	440.90	358.14	293.66
Montana	246.05	525.45*	521.65*	786.15	367.10	362.74
Nevada	196.57	610.92	474.89*	253.93	1,347.02*	267.43
New Mexico	154.89	604.70	524.74*	280.97	322.28	356.05
Utah	125.13	501.39*	265.04	289.63	374.26	241.60
Wyoming	166.44	870.44*	250.00	407.44	330.19	335.43
Pacific:						
California	187.62	515.93	178.24	407.16	314.17	141.66
Hawaii	215.66	208.09*	217.37*	362.89	423.45	420.96
Oregon	231.15	438.19*	396.35	252.73	467.43	559.48
Washington	218.74	600.53*	696.13*	384.86	267.90	301.77
States not shown separately	141.96	566.64	168.25	254.59	377.58	275.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	2,084	2,363	1,586	2,534	2,239	1,873
New England:						
Connecticut	2,515	5,597	1,863*	2,926	2,225	2,312
Maine	3,331	4,718	2,401	4,669	2,863	3,124
Massachusetts	2,184	871*	2,172	2,291	2,930	1,765
New Hampshire	2,550	4,706	3,101	2,548	2,502	1,725
Middle Atlantic:						
New Jersey	1,772	953*	653*	2,005	1,868	1,924
New York	1,821	827*	2,422*	1,784	1,787	1,637
Pennsylvania	1,475	3,163	1,366*	1,735	1,217*	1,556
East North Central:						
Illinois	1,994	753*	1,738*	2,932	2,109	1,649
Indiana	1,929	4,460*	663*	1,929	2,547	1,970
Michigan	1,351	1,107	839	1,109*	2,000	964
Ohio	2,627	5,620*	1,230*	3,391	2,849*	2,180
Wisconsin	1,484	2,404*	1,801*	2,928	598*	1,754
West North Central:						
Iowa	1,611	291*	1,353	2,103	2,023	2,168
Kansas	1,970	822*	847	3,103	1,819	1,818
Minnesota	2,210	2,222*	1,215*	3,491	2,544	1,727
Missouri	2,173	1,850*	990*	2,112	2,930	2,208
Nebraska	2,189	.	2,184	3,313	1,333	2,296
South Atlantic:						
Delaware	1,553	4,529	1,779	2,298	776*	1,707
Florida	2,268	2,594*	2,002*	2,944	2,342	2,053
Georgia	2,365	2,065*	2,380	2,597	3,211	1,750
Maryland	2,539	3,436	2,006	2,688	2,583	2,455
North Carolina	2,040	2,058*	1,746	2,181	2,272	2,845
South Carolina	2,348	4,684*	1,881	3,363	1,905	2,407*
Virginia	2,625	4,372	2,393	2,262	2,116	2,746
West Virginia	1,860	2,182*	1,144*	2,839	2,067*	1,345
East South Central:						
Alabama	2,149	2,419*	2,360	2,245*	2,987	1,194*
Kentucky	2,035*	271*	1,640	4,356	5,111	1,226
Mississippi	2,233	6,036*	1,704*	1,667*	.	7,824*
Tennessee	1,950	3,860*	2,030*	2,069*	1,794*	1,595*
West South Central:						
Louisiana	2,806	4,287	1,106*	3,796	2,597	2,173
Oklahoma	2,536	2,692*	2,817	3,232	3,186	1,585
Texas	2,330	4,658	1,382	2,700	2,622	2,324
Mountain:						
Arizona	2,103	2,256	1,256*	2,306	3,016	1,882
Colorado	2,179	4,467	2,496	1,879*	1,851*	2,040*
Montana	2,114*	.	1,560*	692*	3,261*	1,285*
Nevada	1,918*	1,345*	2,110	1,281*	4,857	2,913*
New Mexico	2,213	1,193*	2,459	2,541	1,928	2,716
Utah	1,889	3,039	1,367	2,343	2,564	1,609
Wyoming	2,980	3,421	3,629*	2,832	1,799*	2,275
Pacific:						
California	2,207	1,911	1,144	3,108	3,011	1,620
Hawaii	2,088	1,370*	1,014*	2,045	1,269	2,651
Oregon	1,734	155*	1,262*	2,247	1,648*	2,051
Washington	1,472*	281*	912*	2,627*	1,018*	1,143*
States not shown separately	2,231	3,513	1,454*	2,900	2,625	2,498

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.2.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	77.47	233.10	100.22	195.58	115.01	72.67
New England:						
Connecticut	178.60	1,361.77	1,708.50*	656.61	301.53	372.37
Maine	277.32	1,315.22	693.89	862.41	616.66	795.19
Massachusetts	155.91	375.18*	592.31	342.41	305.14	263.90
New Hampshire	202.48	1,026.00	484.04	341.66	231.56	460.94
Middle Atlantic:						
New Jersey	243.61	429.27*	303.73*	414.94	550.93	443.84
New York	207.29	332.41*	927.27*	445.49	168.59	278.17
Pennsylvania	219.21	894.56	680.09*	301.65	442.04*	337.97
East North Central:						
Illinois	188.61	639.59*	627.69*	717.43	371.67	454.79
Indiana	269.52	1,338.81*	241.17*	405.25	537.82	458.36
Michigan	208.22	327.58	230.74	372.66*	466.38	263.28
Ohio	687.94	1,738.26*	613.55*	467.74	1,216.31*	538.65
Wisconsin	391.05	746.02*	847.76*	674.71	358.52*	308.07
West North Central:						
Iowa	228.28	153.94*	386.31	579.54	481.32	515.47
Kansas	322.03	780.13*	252.43	485.30	395.55	475.23
Minnesota	292.80	730.57*	873.94*	566.13	715.09	488.28
Missouri	278.71	739.69*	361.23*	454.91	601.25	578.03
Nebraska	303.63	.	576.80	869.55	385.95	663.33
South Atlantic:						
Delaware	284.33	1,124.44	329.36	328.63	389.57*	168.94
Florida	399.08	867.36*	862.63*	790.51	545.55	339.25
Georgia	205.31	735.88*	509.22	457.94	634.84	414.02
Maryland	133.00	778.00	562.71	429.16	316.78	321.23
North Carolina	290.24	733.70*	240.31	555.80	497.11	700.70
South Carolina	182.44	1,406.82*	411.37	820.12	447.02	727.47*
Virginia	255.37	732.98	497.91	401.74	560.64	683.08
West Virginia	332.10	678.21*	430.51*	728.34	761.46*	382.97
East South Central:						
Alabama	303.81	799.59*	555.28	1,016.73*	742.89	391.61*
Kentucky	616.51*	453.96*	476.93	1,112.91	1,467.60	324.16
Mississippi	536.94	1,908.75*	620.54*	528.82*	.	2,395.56*
Tennessee	230.82	1,172.02*	623.22*	644.71*	604.23*	485.68*
West South Central:						
Louisiana	279.34	1,041.31	348.55*	1,035.94	682.81	472.19
Oklahoma	294.12	849.66*	746.77	702.96	631.49	409.07
Texas	146.25	943.52	382.59	797.06	492.44	642.70
Mountain:						
Arizona	192.73	612.70	465.13*	550.07	574.40	298.17
Colorado	355.34	963.15	720.40	1,115.21*	765.17*	613.30*
Montana	1,265.20*	.	493.32*	346.50*	1,319.93*	454.52*
Nevada	667.62*	407.85*	592.54	419.60*	1,188.47	886.11*
New Mexico	275.70	740.94*	717.96	584.96	476.06	639.09
Utah	212.07	779.06	218.07	445.59	535.26	418.54
Wyoming	538.50	1,021.99	1,103.38*	785.56	570.40*	610.05
Pacific:						
California	269.38	489.60	241.50	524.01	437.32	197.59
Hawaii	295.70	454.45*	348.70*	349.14	338.51	593.21
Oregon	241.87	63.64*	512.27*	501.96	688.00*	557.06
Washington	452.57*	190.89*	335.91*	837.20*	872.01*	353.77*
States not shown separately	185.45	1,021.29	441.74*	491.16	675.85	489.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.2.b(2002) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	1,977	2,180	1,370	2,373	2,192	1,993
New England:						
Connecticut	1,714	215*	1,776	1,186*	2,037	2,055
Maine	2,482	3,349*	1,294	3,257	4,260	2,057
Massachusetts	1,928	871*	1,283	2,455	2,463	1,972
New Hampshire	2,024	3,716	1,885	2,405	1,942	1,712
Middle Atlantic:						
New Jersey	2,300	2,045*	1,308*	2,607	2,414	2,546
New York	1,923	1,248	2,150	1,810	1,829	2,098
Pennsylvania	1,732	1,206	1,140	2,282	1,938	1,785
East North Central:						
Illinois	2,082	1,759	1,842	2,521	2,241	1,928
Indiana	1,529	1,486	1,061	1,819	1,694	2,120
Michigan	1,401	1,844*	1,162	1,663	1,720	1,253
Ohio	1,669	3,762	841	1,946	2,253	1,521
Wisconsin	1,642	1,175	1,269	1,859	2,517	1,757
West North Central:						
Iowa	1,925	2,810	1,471	1,892	2,130	2,299
Kansas	1,884	2,477	1,261	2,604	2,282	1,847
Minnesota	1,996	3,257	1,267	2,285	2,393	1,997
Missouri	1,877	988*	1,264	2,394	1,769	2,129
Nebraska	2,200	2,670	1,772	2,273	2,220	2,413
South Atlantic:						
Delaware	1,816	1,298*	1,385	3,172	1,568	1,597
Florida	2,226	3,012	1,328*	2,807	2,048	2,213
Georgia	2,177	2,718	1,893	2,816	2,043	2,231
Maryland	2,707	2,421	1,787	3,419	2,459	2,337
North Carolina	2,127	3,017	1,679	2,456	2,888	1,758*
South Carolina	2,141	3,169	1,733	3,177	1,768	2,134
Virginia	2,324	2,612	1,625*	2,598	2,748	1,832
West Virginia	1,682	2,065	646*	2,416	2,265	2,263
East South Central:						
Alabama	2,191	2,639	1,557	2,198	2,319	2,787
Kentucky	1,945	2,605	1,109	2,576	3,341	1,976
Mississippi	1,728	1,231*	1,145*	2,238	2,450	1,917
Tennessee	2,040	3,242	1,336	2,552	2,031	2,542
West South Central:						
Louisiana	2,147	2,104	2,082	3,008	1,941*	1,882
Oklahoma	2,589	1,547*	1,814	3,489	3,927	1,533
Texas	2,298	2,952	1,748	3,065	1,862	2,283
Mountain:						
Arizona	2,232	1,597*	1,362	2,513	1,846	3,007
Colorado	1,971	794*	970	2,597	2,380	2,106
Montana	2,046	668*	1,780*	2,900*	2,550	1,667
Nevada	1,668	4,407	715*	1,393	2,791*	1,886
New Mexico	1,705	2,618	1,405*	1,658	2,312	1,087
Utah	1,744	1,068*	1,677	2,606	1,909	1,261
Wyoming	1,711	1,335*	981	3,267	2,105*	1,435
Pacific:						
California	1,853	1,859*	1,326	2,361	2,267	1,607
Hawaii	2,108	221*	585*	1,875	3,035	1,782
Oregon	1,808	621*	1,449*	2,322	2,048	2,419
Washington	1,704	1,900*	893*	2,062	2,367	1,720
States not shown separately	2,089	1,138*	1,244	2,521	2,457	2,356

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.2.b(2002) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	31.03	230.66	36.00	67.62	72.86	69.92
New England:						
Connecticut	200.02	72.88*	278.26	651.97*	404.55	400.47
Maine	166.32	1,037.69*	263.96	814.62	877.16	417.53
Massachusetts	199.60	471.62*	370.50	447.47	368.58	342.39
New Hampshire	162.70	1,080.95	331.45	426.05	405.98	355.50
Middle Atlantic:						
New Jersey	248.69	670.98*	539.11*	493.88	313.63	388.66
New York	160.51	354.41	546.01	280.31	360.05	105.42
Pennsylvania	145.96	254.50	190.01	446.36	235.86	242.16
East North Central:						
Illinois	160.77	518.92	260.94	583.41	382.91	123.35
Indiana	92.83	403.56	108.07	207.96	213.23	289.70
Michigan	145.67	840.33*	226.60	200.18	282.84	263.03
Ohio	136.41	927.20	144.13	183.24	380.07	175.69
Wisconsin	129.30	286.14	377.85	221.78	373.36	257.28
West North Central:						
Iowa	168.59	657.75	350.93	334.47	428.54	279.67
Kansas	180.00	697.65	299.07	295.05	303.52	212.47
Minnesota	142.40	720.82	274.53	254.44	304.54	286.27
Missouri	156.56	387.88*	169.21	233.88	394.68	393.87
Nebraska	123.68	796.21	255.11	201.38	421.27	364.86
South Atlantic:						
Delaware	153.80	409.13*	265.45	502.05	366.89	253.71
Florida	178.80	880.93	657.02*	652.66	414.60	200.07
Georgia	125.48	645.46	384.06	610.35	329.86	288.98
Maryland	192.43	703.14	333.54	395.89	211.59	185.22
North Carolina	157.96	603.61	258.10	478.55	458.20	588.22*
South Carolina	222.13	825.83	294.59	508.63	276.15	293.81
Virginia	187.39	674.53	640.66*	285.53	365.51	352.94
West Virginia	243.68	586.90	287.28*	449.49	402.82	538.40
East South Central:						
Alabama	143.45	671.23	210.33	271.62	301.41	175.71
Kentucky	232.03	323.31	140.31	252.16	603.11	399.11
Mississippi	198.18	447.48*	488.43*	214.57	470.18	271.03
Tennessee	193.70	762.35	158.59	215.83	425.11	510.14
West South Central:						
Louisiana	207.31	503.02	343.03	327.82	649.82*	268.47
Oklahoma	273.64	496.22*	306.11	415.60	471.47	338.48
Texas	129.69	418.12	389.53	468.56	296.18	151.10
Mountain:						
Arizona	228.71	489.07*	375.34	340.10	296.17	665.07
Colorado	113.06	738.25*	261.75	306.09	384.50	319.64
Montana	364.19	494.95*	1,071.09*	1,031.23*	282.06	399.25
Nevada	204.73	923.62	802.79*	282.65	1,383.64*	290.93
New Mexico	154.31	781.81	524.20*	371.57	326.57	287.28
Utah	149.53	474.19*	277.43	285.59	413.39	209.07
Wyoming	202.61	892.57*	265.33	618.60	681.97*	335.96
Pacific:						
California	166.99	1,369.99*	308.33	262.91	324.62	207.83
Hawaii	331.15	272.26*	188.45*	455.48	548.83	314.29
Oregon	244.24	504.48*	497.62*	299.03	385.38	574.41
Washington	227.35	600.01*	688.06*	349.14	287.64	325.58
States not shown separately	173.10	988.96*	197.21	348.26	423.01	327.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.3(2002) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	23.5%	27.0%	17.0%	29.2%	24.9%	22.6%
New England:						
Connecticut	21.6%	32.5%*	17.3%	19.7%*	21.8%	24.5%
Maine	29.6%	42.2%	17.6%*	43.2%	33.1%	24.6%
Massachusetts	23.2%	8.9%*	19.7%	28.8%	29.7%	20.1%
New Hampshire	24.9%	44.8%	26.5%	28.8%	21.7%	18.8%
Middle Atlantic:						
New Jersey	22.6%	18.1%*	11.8%*	27.9%	23.7%	24.3%
New York	21.7%	13.3%	29.9%	22.8%	19.8%	21.5%
Pennsylvania	20.2%	19.8%	15.6%	25.9%	20.8%	19.1%
East North Central:						
Illinois	22.2%	16.5%	19.6%	30.3%	22.3%	20.4%
Indiana	18.7%	23.0%	12.4%	22.0%	22.1%	21.4%
Michigan	16.1%	17.1%	12.1%	18.8%	21.4%	14.0%
Ohio	22.5%	43.4%	12.9%	29.7%	27.9%	17.6%
Wisconsin	18.2%	15.8%	15.7%	25.3%	15.2%	19.8%
West North Central:						
Iowa	22.6%	27.7%	15.8%*	22.4%	27.4%	29.4%
Kansas	22.7%	25.6%*	14.5%	35.0%	25.2%	22.1%
Minnesota	22.8%	29.3%	16.3%	28.4%	23.7%	22.4%
Missouri	24.8%	37.9%	15.3%	29.5%	23.1%	27.6%
Nebraska	26.2%	28.0%	22.6%	28.6%	26.4%	26.9%
South Atlantic:						
Delaware	20.7%	29.0%	16.4%	37.4%	13.1%	20.3%
Florida	24.9%	32.6%	16.8%*	33.2%	22.8%	25.8%
Georgia	28.3%	31.6%	25.0%	35.7%	28.3%	26.2%
Maryland	29.3%	30.1%	21.8%	34.5%	26.6%	26.9%
North Carolina	26.3%	38.3%	19.9%	30.0%	34.4%	26.0%
South Carolina	26.9%	45.0%	21.6%	39.1%	22.1%	27.0%
Virginia	31.6%	40.4%	23.7%	35.6%	30.8%	31.8%
West Virginia	19.1%	25.6%*	8.4%*	30.6%	22.1%	21.7%
East South Central:						
Alabama	28.6%	30.7%	23.9%	27.8%	29.3%	32.8%
Kentucky	22.6%	16.8%*	15.6%	34.0%	42.9%	17.1%
Mississippi	23.6%	19.1%	14.8%*	33.9%	25.4%	27.9%
Tennessee	24.9%	47.1%	17.3%	30.6%	25.2%	27.3%
West South Central:						
Louisiana	27.0%	34.4%	22.5%	34.3%	25.5%	24.2%
Oklahoma	30.5%	28.9%	22.2%	44.2%	38.0%	20.4%
Texas	26.0%	40.7%	20.3%	33.0%	24.3%	23.4%
Mountain:						
Arizona	27.1%	27.1%	15.1%	30.9%	25.6%	30.6%
Colorado	24.9%	35.2%	15.7%	23.0%	25.0%	27.2%
Montana	25.3%	9.4%*	20.5%*	31.2%	36.5%	19.6%
Nevada	23.0%	27.0%	13.1%*	21.3%	33.3%	25.8%
New Mexico	23.5%	26.4%*	20.7%	26.5%	25.4%	18.1%
Utah	20.0%	17.0%*	19.0%	32.1%	21.8%	13.1%
Wyoming	23.0%	30.2%*	10.5%*	33.8%	27.5%	19.8%
Pacific:						
California	23.8%	25.9%	12.9%	32.5%	28.6%	20.3%
Hawaii	25.5%	8.0%*	11.2%*	26.2%	26.6%	30.4%
Oregon	22.6%	8.3%*	16.3%*	31.8%	22.9%	26.2%
Washington	18.8%	17.6%*	9.6%*	27.5%	22.9%	19.9%
States not shown separately	25.1%	23.2%*	16.5%	33.0%	29.5%	25.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.3(2002) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	0.28%	1.77%	0.57%	1.06%	0.65%	0.57%
New England:						
Connecticut	1.64%	11.14%*	1.69%	5.92%*	2.90%	2.49%
Maine	1.16%	8.44%	5.94%*	5.90%	3.51%	4.85%
Massachusetts	1.61%	3.88%*	2.52%	1.62%	3.03%	2.40%
New Hampshire	2.34%	7.40%	3.93%	3.16%	1.88%	4.40%
Middle Atlantic:						
New Jersey	2.14%	6.34%*	5.44%*	3.98%	2.70%	3.20%
New York	1.08%	2.80%	5.07%	2.30%	2.87%	1.56%
Pennsylvania	0.85%	4.61%	2.58%	2.50%	1.89%	1.95%
East North Central:						
Illinois	1.11%	4.40%	3.87%	5.58%	3.13%	1.48%
Indiana	1.01%	5.02%	1.28%	2.84%	1.69%	3.86%
Michigan	1.36%	4.96%	1.59%	1.80%	5.87%	2.24%
Ohio	0.95%	9.34%	1.66%	2.28%	3.44%	1.86%
Wisconsin	1.48%	3.02%	3.17%	3.05%	3.16%	1.81%
West North Central:						
Iowa	2.27%	7.84%	5.94%*	3.38%	2.75%	2.69%
Kansas	1.60%	8.02%*	3.23%	4.75%	2.49%	3.30%
Minnesota	1.35%	8.57%	3.21%	3.35%	2.54%	2.36%
Missouri	1.67%	10.69%	2.80%	2.49%	4.56%	2.84%
Nebraska	1.12%	7.69%	2.01%	2.33%	4.18%	4.17%
South Atlantic:						
Delaware	1.45%	7.52%	4.08%	2.48%	2.29%	2.35%
Florida	2.46%	8.24%	7.34%*	4.10%	4.48%	2.00%
Georgia	1.14%	8.19%	6.11%	2.51%	2.91%	5.71%
Maryland	1.23%	6.37%	2.38%	2.60%	1.77%	1.50%
North Carolina	1.66%	8.24%	2.43%	6.01%	3.00%	6.35%
South Carolina	2.19%	11.31%	3.48%	5.38%	3.20%	3.86%
Virginia	2.40%	7.36%	4.37%	3.82%	3.08%	4.19%
West Virginia	2.15%	7.73%*	3.69%*	3.83%	3.30%	3.46%
East South Central:						
Alabama	1.95%	5.53%	2.66%	3.31%	4.48%	2.94%
Kentucky	2.07%	13.28%*	1.31%	4.58%	7.38%	3.64%
Mississippi	2.13%	5.53%	8.17%*	2.60%	5.41%	2.87%
Tennessee	1.95%	11.53%	2.10%	2.91%	4.21%	7.27%
West South Central:						
Louisiana	2.36%	6.87%	4.93%	2.43%	4.50%	3.43%
Oklahoma	2.36%	7.97%	3.64%	3.62%	4.25%	2.78%
Texas	0.85%	5.51%	5.18%	4.75%	2.17%	2.90%
Mountain:						
Arizona	1.94%	4.84%	2.57%	4.32%	2.10%	3.08%
Colorado	1.65%	6.34%	2.54%	6.60%	3.66%	3.65%
Montana	2.94%	5.72%*	8.56%*	6.80%	3.55%	4.86%
Nevada	2.37%	7.26%	4.80%*	3.68%	7.35%	3.52%
New Mexico	2.41%	8.29%*	5.37%	6.59%	3.37%	4.17%
Utah	1.61%	7.95%*	4.04%	3.74%	5.87%	3.03%
Wyoming	1.84%	10.42%*	3.25%*	3.36%	3.80%	3.69%
Pacific:						
California	2.37%	6.20%	2.83%	4.62%	3.43%	1.96%
Hawaii	1.97%	2.62%*	3.75%*	3.75%	4.46%	6.32%
Oregon	2.48%	5.98%*	5.11%*	2.35%	4.64%	5.26%
Washington	2.65%	10.80%*	8.30%*	4.26%	2.77%	3.37%
States not shown separately	1.70%	7.97%*	2.32%	3.44%	4.14%	2.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



Table V.D.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	25.5%	30.3%	19.6%	30.7%	26.2%	23.8%
New England:						
Connecticut	26.9%	57.0%	19.8%*	32.6%	22.2%	26.3%
Maine	35.6%	50.6%	33.6%	46.6%	31.6%	31.4%
Massachusetts	24.6%	9.6%*	25.7%	27.7%	31.1%	19.6%
New Hampshire	26.1%	44.6%	32.6%	26.7%	24.7%	18.1%
Middle Atlantic:						
New Jersey	19.3%	12.0%*	6.9%*	24.2%	17.8%*	21.8%
New York	22.6%	9.4%*	34.3%	23.0%	21.0%	19.3%
Pennsylvania	19.4%	43.4%	19.1%*	21.7%	17.0%	18.9%
East North Central:						
Illinois	23.9%	13.7%*	22.8%*	34.0%	21.6%	22.0%
Indiana	23.8%	61.0%	9.1%*	22.4%	30.9%	22.8%
Michigan	16.2%	15.2%	10.3%*	12.8%*	22.7%	12.3%
Ohio	31.1%	70.5%*	17.4%*	39.7%	32.3%	20.8%*
Wisconsin	17.7%	22.0%*	20.4%*	34.1%	7.6%*	21.1%
West North Central:						
Iowa	21.8%	4.3%*	18.2%	27.0%*	27.8%	27.5%
Kansas	24.4%	8.1%*	11.1%	39.7%	23.4%	21.8%
Minnesota	25.7%	25.7%*	14.8%*	38.8%	28.7%	20.8%
Missouri	27.0%	20.7%*	12.9%*	27.0%	33.1%	29.6%
Nebraska	26.1%	.	32.2%	45.5%	17.3%	24.9%*
South Atlantic:						
Delaware	18.3%	55.4%	23.1%	28.2%	9.0%*	18.6%
Florida	27.3%	33.1%*	24.3%*	32.7%	26.7%	26.4%
Georgia	31.4%	28.3%	34.2%	32.5%	41.7%	23.5%
Maryland	32.2%	46.5%	25.8%	33.0%	32.1%	31.9%
North Carolina	23.5%	31.3%*	17.9%	29.5%*	29.2%	39.3%
South Carolina	30.6%	76.1%	25.9%*	46.5%	24.6%	27.6%
Virginia	35.2%	62.1%	31.3%	31.3%	27.7%	36.9%
West Virginia	21.9%	25.6%*	13.1%*	42.2%	20.6%*	16.9%
East South Central:						
Alabama	28.4%	38.9%*	34.2%	27.9%*	38.7%	15.6%*
Kentucky	25.0%	3.0%*	22.2%*	45.5%	55.1%	15.8%
Mississippi	28.7%	83.8%*	16.7%*	34.2%*	.	75.6%*
Tennessee	24.0%	62.4%*	24.6%*	24.1%*	23.7%	19.2%*
West South Central:						
Louisiana	33.4%	54.9%	13.7%*	41.2%	32.1%	26.5%
Oklahoma	32.8%	67.6%*	32.9%	44.8%	35.0%	22.5%
Texas	28.0%	53.0%	20.1%	30.6%	31.3%	24.6%*
Mountain:						
Arizona	28.3%	32.4%*	13.2%*	31.1%	40.5%	27.9%
Colorado	24.3%	57.6%	29.3%	19.9%*	20.1%	27.0%
Montana	24.6%*	.	22.9%*	7.9%*	37.9%*	13.3%*
Nevada	26.5%	20.2%*	20.5%	21.8%	54.2%	33.0%
New Mexico	28.8%	14.8%*	33.7%	34.1%	23.0%	43.2%
Utah	24.9%	37.6%	18.9%	31.5%	32.4%	19.5%*
Wyoming	31.8%	32.0%*	62.2%*	31.4%	22.6%*	31.5%
Pacific:						
California	28.2%	25.2%*	13.0%*	37.6%	36.0%	23.9%
Hawaii	28.5%	20.6%	14.4%*	28.5%	15.7%	35.0%
Oregon	22.3%	2.0%*	16.9%*	31.2%	18.6%*	29.5%
Washington	15.4%*	3.4%*	8.1%*	31.2%	11.0%*	12.7%*
States not shown separately	29.6%	49.1%	20.2%	36.7%	35.2%	29.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	0.79%	2.49%	1.33%	2.25%	1.24%	0.87%
New England:						
Connecticut	1.91%	13.77%	8.91%*	6.39%	3.49%	3.93%
Maine	1.58%	13.83%	9.18%	8.18%	4.14%	7.63%
Massachusetts	1.54%	3.65%*	6.81%	3.80%	3.06%	2.75%
New Hampshire	2.18%	9.07%	5.50%	4.61%	3.01%	4.36%
Middle Atlantic:						
New Jersey	2.77%	4.55%*	3.28%*	4.49%	5.62%*	4.68%
New York	2.52%	5.05%*	8.61%	4.23%	2.00%	2.62%
Pennsylvania	2.32%	12.08%	9.11%*	3.02%	4.64%	3.98%
East North Central:						
Illinois	2.17%	7.49%*	7.97%*	7.77%	4.10%	6.48%
Indiana	3.28%	18.25%	3.23%*	5.71%	6.06%	5.55%
Michigan	2.64%	4.53%	3.44%*	4.26%*	5.56%	2.81%
Ohio	5.07%	21.78%*	8.21%*	4.79%	7.35%	7.28%*
Wisconsin	3.96%	7.59%*	7.04%*	7.38%	3.77%*	3.91%
West North Central:						
Iowa	3.05%	1.84%*	5.03%	10.98%*	6.97%	6.36%
Kansas	3.76%	5.11%*	3.18%	9.33%	4.85%	5.37%
Minnesota	3.08%	11.03%*	7.51%*	5.98%	5.92%	5.41%
Missouri	3.06%	8.33%*	4.41%*	6.20%	7.15%	8.24%
Nebraska	3.92%	.	7.82%	12.09%	5.09%	7.73%*
South Atlantic:						
Delaware	3.05%	13.77%	4.50%	4.32%	3.75%*	2.27%
Florida	3.90%	10.26%*	8.98%*	9.67%	6.11%	4.16%
Georgia	2.32%	8.44%	9.18%	5.89%	6.92%	5.11%
Maryland	1.48%	9.45%	6.64%	4.54%	4.45%	3.61%
North Carolina	3.52%	12.26%*	3.49%	9.14%*	5.54%	9.18%
South Carolina	2.86%	22.39%	9.49%*	9.52%	5.64%	7.52%
Virginia	3.06%	9.27%	6.85%	5.18%	4.79%	9.24%
West Virginia	4.20%	7.81%*	4.52%*	10.35%	7.37%*	4.18%
East South Central:						
Alabama	4.77%	12.07%*	7.94%	12.37%*	9.47%	5.27%*
Kentucky	6.14%	7.00%*	9.05%*	11.53%	14.57%	2.93%
Mississippi	7.53%	26.51%*	9.95%*	10.93%*	.	22.71%*
Tennessee	2.93%	19.42%*	8.08%*	8.35%*	6.62%	6.06%*
West South Central:						
Louisiana	2.94%	13.71%	5.02%*	8.60%	8.66%	5.20%
Oklahoma	5.33%	21.49%*	8.71%	9.94%	7.94%	6.11%
Texas	2.05%	10.02%	3.89%	6.51%	5.26%	8.19%*
Mountain:						
Arizona	3.27%	11.18%*	10.98%*	8.10%	7.93%	4.04%
Colorado	5.49%	12.49%	8.54%	13.12%*	5.54%	6.28%
Montana	9.56%*	.	7.24%*	5.01%*	11.71%*	4.89%*
Nevada	6.23%	6.15%*	5.63%	4.84%	12.89%	8.76%
New Mexico	4.61%	12.15%*	9.88%	7.49%	5.19%	10.49%
Utah	2.53%	10.62%	3.13%	5.78%	6.44%	6.13%*
Wyoming	6.05%	9.90%*	19.01%*	8.51%	7.18%*	9.24%
Pacific:						
California	3.18%	8.00%*	4.58%*	5.39%	4.63%	3.13%
Hawaii	3.14%	5.98%	4.78%*	3.57%	4.32%	7.36%
Oregon	3.50%	0.80%*	7.02%*	5.64%	8.39%*	7.97%
Washington	4.88%*	3.50%*	5.23%*	8.40%	8.72%*	3.93%*
States not shown separately	2.63%	14.39%	4.30%	6.89%	8.55%	6.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	22.9%	26.9%	16.3%	28.6%	24.5%	22.6%
New England:						
Connecticut	19.2%	2.2%*	17.2%	14.1%*	21.2%	24.6%
Maine	27.1%	41.5%	16.3%	38.3%	37.4%	20.9%
Massachusetts	22.1%	9.1%*	15.6%	29.5%	28.5%	20.9%
New Hampshire	21.1%	39.9%	22.1%	24.6%	19.1%	17.5%
Middle Atlantic:						
New Jersey	24.4%	19.9%*	14.4%*	28.3%	27.5%	25.8%
New York	21.1%	14.5%	26.3%	21.2%	19.4%	22.3%
Pennsylvania	20.5%	15.9%	14.7%	27.8%	22.5%	19.5%
East North Central:						
Illinois	22.5%	17.8%	19.6%	30.2%	23.0%	20.8%
Indiana	18.0%	16.7%	13.3%	21.7%	18.7%	22.7%
Michigan	16.5%	20.9%*	13.4%	20.2%	19.0%	15.5%
Ohio	20.6%	42.0%	11.1%	25.9%	26.6%	17.6%
Wisconsin	18.7%	14.2%	15.7%	21.2%	21.7%	20.3%
West North Central:						
Iowa	24.6%	39.8%	18.8%*	22.8%	27.2%	30.8%
Kansas	22.3%	31.8%*	15.0%	33.7%	25.2%	22.9%
Minnesota	22.4%	35.9%*	15.2%	26.8%	23.6%	22.1%
Missouri	24.0%	21.2%	16.7%	30.3%	21.2%*	27.6%
Nebraska	26.1%	35.1%	21.3%	26.4%	27.6%	27.2%
South Atlantic:						
Delaware	22.3%	13.9%*	14.3%	42.2%	17.8%	20.8%
Florida	25.0%	32.7%	15.3%*	33.3%	21.8%	25.3%
Georgia	26.8%	32.9%	23.0%	33.8%	25.5%	27.6%
Maryland	29.2%	27.9%	20.3%	35.5%	26.9%	25.2%
North Carolina	27.7%	39.4%	21.8%	29.4%	38.6%	23.6%
South Carolina	26.3%	37.1%*	21.5%	37.9%	21.7%	26.6%
Virginia	28.8%	33.5%	21.0%	36.3%	29.0%	23.7%
West Virginia	18.5%	27.0%*	7.5%*	30.4%	21.8%	23.6%
East South Central:						
Alabama	28.4%	34.1%	21.9%	25.6%	26.4%	36.7%
Kentucky	23.1%	35.7%	13.5%	30.9%	39.6%	22.1%
Mississippi	22.9%	16.6%*	15.2%*	32.7%	26.5%	26.2%
Tennessee	25.0%	45.5%	16.1%	32.0%	25.6%	30.0%
West South Central:						
Louisiana	25.9%	25.8%	23.7%	37.3%	22.4%	23.9%
Oklahoma	29.7%	23.0%*	22.0%	42.0%	38.1%	20.0%
Texas	25.5%	38.6%	18.4%	35.9%	22.3%	23.6%
Mountain:						
Arizona	26.9%	22.3%	16.6%	29.8%	22.9%	34.2%
Colorado	24.1%	12.7%*	13.8%	29.3%	25.5%	26.1%
Montana	26.0%	9.4%*	21.3%*	38.0%	32.0%	21.8%
Nevada	22.5%	57.5%	10.5%*	20.2%	29.9%	23.6%
New Mexico	21.5%	30.8%*	19.9%	23.9%*	27.0%	12.0%
Utah	20.4%	13.4%*	19.7%	31.1%	20.7%*	15.6%
Wyoming	21.6%	20.4%*	10.1%*	41.9%	27.4%	19.2%
Pacific:						
California	20.7%	26.8%*	13.1%	27.5%	24.3%	18.3%
Hawaii	25.2%	2.9%*	10.0%*	26.7%	28.3%	23.1%
Oregon	21.6%	9.1%*	16.6%*	29.4%	23.7%	26.3%
Washington	19.9%	25.6%*	9.8%*	27.9%	25.8%	20.3%
States not shown separately	23.9%	11.2%*	14.5%	29.1%	28.8%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	0.28%	2.69%	0.55%	0.96%	0.85%	0.65%
New England:						
Connecticut	2.04%	0.75%*	2.68%	6.38%*	4.82%	4.93%
Maine	1.80%	11.29%	3.75%	8.61%	5.58%	5.66%
Massachusetts	2.43%	5.53%*	4.52%	5.58%	5.23%	3.80%
New Hampshire	1.69%	11.78%	3.48%	3.82%	4.02%	3.50%
Middle Atlantic:						
New Jersey	2.58%	7.47%*	5.90%*	6.28%	3.88%	3.44%
New York	1.50%	4.03%	4.48%	2.93%	4.05%	1.85%
Pennsylvania	1.41%	3.72%	2.19%	4.66%	2.97%	1.93%
East North Central:						
Illinois	1.63%	5.08%	3.82%	5.61%	3.77%	1.06%
Indiana	1.12%	4.61%	1.33%	2.61%	1.44%	4.01%
Michigan	1.86%	9.36%*	2.32%	2.47%	3.30%	3.18%
Ohio	1.60%	8.76%	1.96%	2.57%	3.73%	2.03%
Wisconsin	1.36%	3.54%	4.01%	2.83%	4.04%	2.38%
West North Central:						
Iowa	2.38%	8.92%	6.47%*	6.05%	4.60%	3.11%
Kansas	2.18%	10.36%*	3.42%	6.17%	3.03%	2.29%
Minnesota	1.40%	11.73%*	3.50%	3.59%	3.89%	2.28%
Missouri	2.08%	6.18%	2.58%	2.82%	6.36%*	4.14%
Nebraska	1.23%	7.02%	2.86%	1.93%	4.58%	4.16%
South Atlantic:						
Delaware	1.61%	5.23%*	3.30%	4.62%	3.63%	2.86%
Florida	2.34%	8.52%	6.54%*	6.60%	5.05%	1.83%
Georgia	1.15%	9.00%	5.43%	7.01%	3.31%	6.38%
Maryland	1.80%	6.97%	3.07%	4.39%	2.05%	1.61%
North Carolina	1.70%	10.27%	2.40%	6.41%	5.62%	6.47%
South Carolina	3.25%	11.30%*	4.11%	6.09%	3.29%	4.20%
Virginia	2.26%	8.78%	5.69%	4.75%	3.90%	4.43%
West Virginia	2.40%	10.90%*	3.27%*	4.99%	3.57%	4.85%
East South Central:						
Alabama	2.50%	9.68%	2.81%	5.68%	3.96%	3.07%
Kentucky	2.48%	9.36%	1.52%	4.10%	6.98%	4.08%
Mississippi	3.04%	5.12%*	7.69%*	3.98%	5.78%	3.71%
Tennessee	2.42%	11.56%	1.76%	3.16%	4.18%	7.27%
West South Central:						
Louisiana	2.90%	6.73%	4.81%	6.96%	5.49%	4.05%
Oklahoma	2.78%	7.96%*	3.83%	4.26%	4.18%	3.17%
Texas	1.17%	6.32%	4.11%	4.31%	3.24%	2.47%
Mountain:						
Arizona	2.52%	5.90%	3.85%	3.82%	3.15%	7.36%
Colorado	1.51%	7.85%*	2.32%	3.80%	4.15%	3.81%
Montana	4.05%	8.47%*	10.15%*	7.89%	5.34%	6.17%
Nevada	2.68%	12.02%	8.27%*	3.60%	7.57%	3.62%
New Mexico	2.35%	9.29%*	5.51%	9.42%*	3.74%	3.31%
Utah	2.02%	7.80%*	4.62%	3.38%	6.42%*	2.63%
Wyoming	2.18%	10.96%*	3.05%*	6.68%	7.18%	4.00%
Pacific:						
California	2.25%	10.05%*	3.35%	4.23%	3.67%	2.58%
Hawaii	3.11%	5.46%*	3.19%*	5.34%	5.29%	3.97%
Oregon	2.64%	6.93%*	6.16%*	3.77%	3.36%	5.28%
Washington	2.94%	10.66%*	8.08%*	2.59%	3.48%	3.54%
States not shown separately	2.10%	8.00%*	2.95%	4.76%	4.05%	3.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	35.0%	35.6%	40.3%	29.6%	32.4%	38.5%
New England:						
Connecticut	33.1%	23.8%	30.4%	30.6%	34.5%	37.8%
Maine	29.2%	24.4%*	44.8%	18.2%	29.0%	32.7%
Massachusetts	41.2%	46.7%	52.0%	33.8%	38.4%	40.4%
New Hampshire	29.7%	32.3%	26.2%	25.8%	31.9%	34.3%
Middle Atlantic:						
New Jersey	36.1%	33.2%	40.2%	30.6%	28.7%	44.5%
New York	36.1%	39.5%	38.7%	31.9%	35.4%	39.9%
Pennsylvania	34.3%	33.0%	33.2%	28.2%	38.0%	36.3%
East North Central:						
Illinois	38.1%	43.0%	44.7%	34.6%	33.1%	40.6%
Indiana	34.7%	41.8%	39.9%	28.2%	35.0%	34.8%
Michigan	37.2%	39.7%	43.5%	29.5%	32.6%	42.2%
Ohio	41.4%	56.9%	45.1%	34.1%	41.1%	40.7%
Wisconsin	45.9%	41.5%	51.7%	35.2%	42.2%	52.7%
West North Central:						
Iowa	41.4%	36.0%	45.5%	41.1%	37.6%	41.7%
Kansas	40.4%	32.4%	51.7%	26.8%	38.8%	46.1%
Minnesota	39.7%	42.0%	49.4%	31.6%	36.6%	45.1%
Missouri	34.7%	33.3%	38.2%	26.2%	34.2%	39.4%
Nebraska	36.4%	30.9%	35.9%	29.0%	39.9%	41.7%
South Atlantic:						
Delaware	36.1%	22.7%	44.9%	26.8%	34.4%	41.6%
Florida	31.7%	30.0%	34.8%	25.9%	31.2%	36.2%
Georgia	27.8%	30.1%	34.1%	26.2%	23.4%	31.1%
Maryland	33.0%	33.0%	47.8%	30.0%	29.7%	36.2%
North Carolina	33.8%	26.4%*	37.5%	23.8%	33.2%	38.2%
South Carolina	33.7%	24.5%	37.0%	27.7%	34.2%	37.5%
Virginia	33.0%	25.6%	32.8%	27.4%	30.2%	42.8%
West Virginia	38.4%	17.7%*	59.0%	31.1%	34.5%	36.0%
East South Central:						
Alabama	39.3%	40.6%	52.0%	30.8%	29.6%	42.4%
Kentucky	38.9%	40.1%	47.7%	29.0%	32.3%	38.8%
Mississippi	34.3%	18.5%*	43.3%	25.5%	27.1%	43.8%
Tennessee	36.3%	24.7%*	43.9%	32.0%	35.1%	36.1%
West South Central:						
Louisiana	38.0%	49.9%	44.0%	26.2%	36.1%	44.7%
Oklahoma	34.6%	30.1%*	46.3%	22.4%	33.5%	37.9%
Texas	31.6%	28.5%	32.9%	29.8%	27.1%	36.6%
Mountain:						
Arizona	28.0%	28.6%	32.8%	28.8%	23.1%	30.0%
Colorado	35.0%	43.8%	50.0%	30.4%	33.3%	36.4%
Montana	29.2%	51.1%	34.8%	21.0%	26.3%	31.1%
Nevada	30.9%	32.3%	35.3%	29.1%	22.5%	38.3%
New Mexico	35.4%	36.5%	43.8%	28.9%	37.8%	38.1%
Utah	49.0%	57.3%	43.0%	41.7%	51.1%	54.3%
Wyoming	37.8%	41.9%	41.9%	24.3%	31.8%	49.0%
Pacific:						
California	32.7%	35.9%	35.6%	29.8%	27.7%	36.5%
Hawaii	27.0%	35.0%	25.9%	24.0%	33.5%	26.7%
Oregon	28.7%	53.6%	34.3%	25.0%	23.1%	28.6%
Washington	28.5%	41.0%	31.8%	24.9%	26.4%	27.1%
States not shown separately	37.3%	25.9%	44.3%	26.7%	40.0%	36.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table V.D.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by industry groupings\*\* and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Agri, fish., forestry and construction	Mining and manufacturing	Retail, other services and unknown	Professional services	All other
United States	0.31%	1.50%	0.84%	0.73%	0.70%	1.04%
New England:						
Connecticut	1.80%	6.09%	4.09%	4.35%	2.65%	3.78%
Maine	2.13%	8.95%*	10.50%	2.41%	2.79%	5.51%
Massachusetts	2.15%	10.11%	4.16%	2.77%	3.17%	4.28%
New Hampshire	1.21%	6.55%	3.24%	2.35%	2.33%	4.57%
Middle Atlantic:						
New Jersey	1.91%	6.93%	6.09%	3.79%	3.02%	3.03%
New York	0.88%	6.77%	3.91%	2.44%	2.20%	2.87%
Pennsylvania	2.31%	5.37%	4.43%	2.19%	2.52%	3.77%
East North Central:						
Illinois	1.35%	7.75%	2.70%	4.47%	4.08%	2.52%
Indiana	1.40%	6.77%	2.65%	4.81%	3.08%	5.09%
Michigan	1.47%	5.87%	2.85%	3.43%	2.60%	5.14%
Ohio	1.09%	7.05%	2.45%	1.99%	3.08%	2.69%
Wisconsin	1.83%	7.09%	2.53%	4.95%	3.61%	3.74%
West North Central:						
Iowa	2.20%	5.92%	4.48%	4.50%	5.09%	4.78%
Kansas	1.94%	3.55%	5.18%	2.82%	3.08%	2.83%
Minnesota	2.16%	5.85%	4.50%	2.92%	3.66%	3.46%
Missouri	1.89%	9.44%	5.52%	1.72%	3.64%	3.98%
Nebraska	1.54%	5.88%	4.63%	3.16%	3.92%	2.97%
South Atlantic:						
Delaware	1.73%	5.77%	4.96%	2.45%	3.39%	2.87%
Florida	1.51%	5.87%	3.83%	2.43%	2.95%	3.68%
Georgia	2.22%	6.90%	3.51%	3.65%	3.71%	3.81%
Maryland	1.55%	3.94%	3.64%	1.67%	1.65%	2.43%
North Carolina	2.75%	9.46%*	3.12%	2.81%	4.14%	5.23%
South Carolina	1.31%	6.11%	2.92%	3.54%	3.91%	5.48%
Virginia	1.93%	2.80%	4.68%	1.91%	4.42%	6.25%
West Virginia	2.56%	11.91%*	7.52%	3.12%	2.79%	4.05%
East South Central:						
Alabama	1.52%	5.72%	3.04%	2.54%	2.63%	3.65%
Kentucky	2.37%	8.36%	3.62%	4.62%	2.38%	4.22%
Mississippi	3.49%	7.31%*	7.90%	3.29%	6.09%	3.95%
Tennessee	1.49%	8.04%*	4.66%	2.54%	4.26%	5.09%
West South Central:						
Louisiana	2.38%	6.12%	3.90%	2.57%	4.14%	3.27%
Oklahoma	1.86%	12.45%*	3.27%	3.03%	3.85%	4.82%
Texas	1.51%	3.62%	3.90%	3.57%	2.17%	2.54%
Mountain:						
Arizona	2.17%	4.93%	3.86%	4.03%	2.26%	4.64%
Colorado	3.19%	9.63%	7.10%	4.05%	2.83%	5.27%
Montana	2.34%	10.64%	6.62%	3.57%	4.59%	2.95%
Nevada	1.61%	9.08%	6.05%	4.44%	2.81%	4.46%
New Mexico	2.16%	7.84%	7.90%	4.83%	4.59%	6.75%
Utah	2.39%	8.52%	3.65%	3.68%	5.92%	3.82%
Wyoming	2.78%	8.78%	6.37%	3.04%	5.65%	3.05%
Pacific:						
California	1.16%	4.54%	2.83%	2.22%	1.82%	2.91%
Hawaii	2.08%	6.62%	6.56%	2.41%	3.42%	3.71%
Oregon	2.49%	9.87%	3.68%	2.05%	4.04%	3.58%
Washington	2.32%	8.23%	5.43%	3.41%	3.46%	3.68%
States not shown separately	1.92%	7.42%	3.27%	2.52%	4.13%	3.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.